

WHAT IS CLAIMED IS:

1. A fund transfer system comprising:

a database by financial institution in which standard fee data, and reduction and exemption fee data of fund transfer, and data describing whether a fund transfer fee to be applied to each of instruction sources is a standard fee or a reduction and exemption fee are stored separately for financial institutions;

a data base by fund transfer source in which beneficiary's account fee data of the fund transfer is stored separately for fund transfer instruction sources; and

a fund transfer processing unit for on the basis of information relating to a dealing financial institution, information relating to the fund transfer instruction source, information relating to a sum of money of fund transfer and a destination of fund transfer, and information relating to an account source of a fee of fund transfer which is contained in a fund transfer instruction received from a terminal of a fund transfer instruction source, retrieving said database by financial institution and said database by fund transfer source to calculate a fee of fund transfer, which the fund transfer source is to pay the dealing financial institution, and a sum of money of fund transfer to the specified paying-in account, transmitting information of the fee of the fund transfer and the sum of money of fund transfer which have been

calculated to said terminal of the fund transfer instruction source, and transmitting information relating to a paying-out account and a paying-in account which are contained in the fund transfer instruction and the information relating to the calculated sum of money of fund transfer to a system of the dealing financial institution.

2. A fund transfer system according to claim 1, wherein only the corresponding financial institution is permitted to update-access said database by financial institution, and only the corresponding source of fund transfer instruction is permitted to update-access said database by source of fund transfer instruction.

3. A method of when receiving fund transfer instruction information, processing the fund transfer instruction information in a center apparatus connected to customer terminals and having a database, wherein there are successively executed the steps of:

receiving fund transfer instruction information as information, on the basis of which the fund transfer from a predetermined paying-out account to a predetermined paying-in account is instructed, from the associated one of said customer terminals;

retrieving a fund transfer fee which has been set in a customer who transmitted fund transfer instruction information, and a beneficiary's account fee which when carrying out the fund transfer to the predetermined paying-in account, the customer receives

from a remittee for the fund transfer from said database on the basis of customer identification information contained in the fund transfer instruction information;

calculating a sum of money which is to be curtailed from the predetermined paying-out account on the basis of the fund transfer instruction information, the fund transfer fee thus set and the beneficiary's account fee; and

transmitting the sum of money thus calculated and the fund transfer fee to the associated one of said customer terminals.

4. A method of processing fund transfer instruction information according to claim 3, wherein the beneficiary's account is zero.

5. A method of when receiving an instruction to process a fund transfer, processing fund transfer instruction information in a center apparatus connected to customer terminals, wherein there are successively executed the steps of:

receiving fund transfer instruction information from the associated one of said customer terminals;

referring to a customer information recording unit in which the information of customers is stored on the basis of customer identification information contained in the fund transfer instruction information to judge whether or not a reduction and exemption fee

is set in the customer who has transmitted the fund transfer instruction information;

when the reduction and exemption fee is set in the customer who has transmitted the fund transfer instruction information, referring to a reduction and exemption information recording unit to calculate, on the basis of paying-out account information and paying-in account information contained in the fund transfer instruction information, a fee when the customer who has transmitted the fund transfer instruction transfers the funds from an account exhibited in the paying-out account information to an account exhibited in the paying-in account information;

judging on the basis of the fund transfer instruction information whether or not the fee required for the fund transfer processing exhibited in the fund transfer instruction information is charged to the customer who has transmitted the fund transfer instruction information of interest;

when such a fee required for the fund transfer processing exhibited in the fund transfer instruction information is not charged to the customer who has transmitted the fund transfer instruction information of interest, retrieving a beneficiary's account fee which is set by the customer who has transmitted the fund transfer instruction information from a beneficiary's account information recording unit;

calculating a sum of money which is curtailed along with the fund transfer based on the fund transfer instruction information from the paying-out account on the basis of the beneficiary's account fee thus retrieved, the fee required when carrying out the above-mentioned fund transfer, and a sum of money for the fund transfer exhibited in the fund transfer instruction information; and

transmitting the sum of money thus calculated and the fee when carrying out the above-mentioned fund transfer to the associated one of said customer terminals.

6. A method of processing fund transfer instruction information for use in a center apparatus connected to terminals of customers and a basic system held by a financial institution for transmitting fund transfer instruction information containing applicant information used to identify the associated one of said terminals of customers, remittee information used to identify a remittee of the fund transfer by the customer, and fund transfer sum information as information exhibiting a sum of money of the funds transferred by the customer which have been sent from the associated one of said terminals,

wherein said center apparatus includes a first recording unit in which a fund transfer fee which said financial institution imposes from the customer when carrying out an instruction to process fund

transfer is stored, and a second recording unit in which a beneficiary's account fee which the customer imposes from the remittee whenever carrying out the fund transfer is stored, and

wherein said method comprises the steps of:
receiving the fund transfer instruction information from the associated one of said terminals;
acquiring the fund transfer fee from said first recording unit;

on the basis of the remittee information, acquiring the beneficiary's account fee from said second recording unit;

on the basis of the acquired fund transfer fee, the acquired beneficiary's account fee and the information, generating, when carrying out the fund transfer, confirmation information containing a sum of money which is curtailed from a paying-out account as a transfer source of the funds and a breakdown of the sum of money; and

before the fund transfer instruction information is transmitted to said basic system, transmitting the confirmation information to the terminal of the customer who is identified on the basis of the applicant information.

7. A method of processing fund transfer instruction information according to claim 6, wherein the fund transfer fee is set every customer by said financial institution; and said first recording unit

stores therein the fund transfer fee every customer,
and

wherein said step of acquiring the fund transfer fee comprises the steps of: on the basis of the applicant information, retrieving said first recording unit; and acquiring the fund transfer fee, which is stored in correspondence to the customer identified by the applicant information, by said financial institution.

8. A method of processing fund transfer instruction information according to claim 7, wherein the fund transfer fee is classified into the self-addressed fund transfer fee which is applied when the paying-out account and a paying-in account as an account of the remittee are present in the same financial institution, and an other-addressed fund transfer fee which is applied when the paying-out account and a paying-in account as an account of the remittee are not present in the same financial institution; and said first recording unit stores therein the self-addressed fund transfer fee and the other-addressed fund transfer fee every financial institution, and

wherein said step of acquiring the fund transfer includes the steps of: judging on the basis of the fund transfer institution information whether or not the paying-out account and paying-in account are present in the same financial institution; and on the

basis of said judgement step, acquiring one of the self-addressed fund transfer fee and the other-addressed fund transfer fee.

9. A method of processing fund transfer instruction information according to claim 8, wherein the calculation of a sum of money which is contained in the confirmation information and which is curtailed from the paying-in account is carried out on the basis of the subtraction of a sum of money corresponding to the fund transfer fee and the addition of a sum of money corresponding to the beneficiary's account fee from and to the fund transfer sum.

10. A method of processing fund transfer instruction information according to claim 6, wherein the fund transfer instruction information contains information exhibiting whether or not the beneficiary's account fee is charged to the remittee, and when that information exhibits that the beneficiary's account fee is not charged to the remittee, the confirmation information is generated on the basis of the fund transfer fee information and the fund transfer sum without referring to said second recording unit.